

FIGURE 1 – PRIOR ART

Date Mailed
Aug 14, 2000

Please bring entire bill if payment is made in person or return stub with your payment by mail.

08 2910 0318
S

Total Amount Due
\$15.97
Please Pay This
Amount By 09/01/00

081100BL 0168.035482 1 AV 0 243
MARLIN BARRERA
1257 W 41ST ST
LOS ANGELES CA 90037-1705

The Gas Company
P O Box

Your Account Number
076 405 8410 3 101
102
80 0764058410 00001597 37 101 0764058410 0000159737 104 101

103

100

FIGURE 2 – PRIOR ART

Electric Company

025104183313070169440494084148114

Account Number	Service To	Amount Due	Amount Enclosed
HTC 71 69444-4	08/09/00	\$148.11	

H:1.3.327 1 AC 0.238 **C003 201 8408
H..... 5403

DIANE M LEWIS 202
3701 LIZ DR
BAKERSFIELD CA 93312-2308
Box
Sacramento, CA
95899-7300

08/10 0x 251
Please return this portion with your payment. Thank you

200

300

FIGURE 3 – PRIOR ART

Return This Section With Your Payment

22032107017 4500518

***** AUTOCR **C037

JAMES BARBERA
191 ERIAL RD
PINE HILL, NJ 08021-4427

301

YES! I want pipe protection at \$1.50 per month

Check for name address, phone corrections

PO Box
Folsom, NJ 08037-6000

Past Due After Aug 12 2000 Please Pay \$45.00

FIGURE 4 – PRIOR ART

400

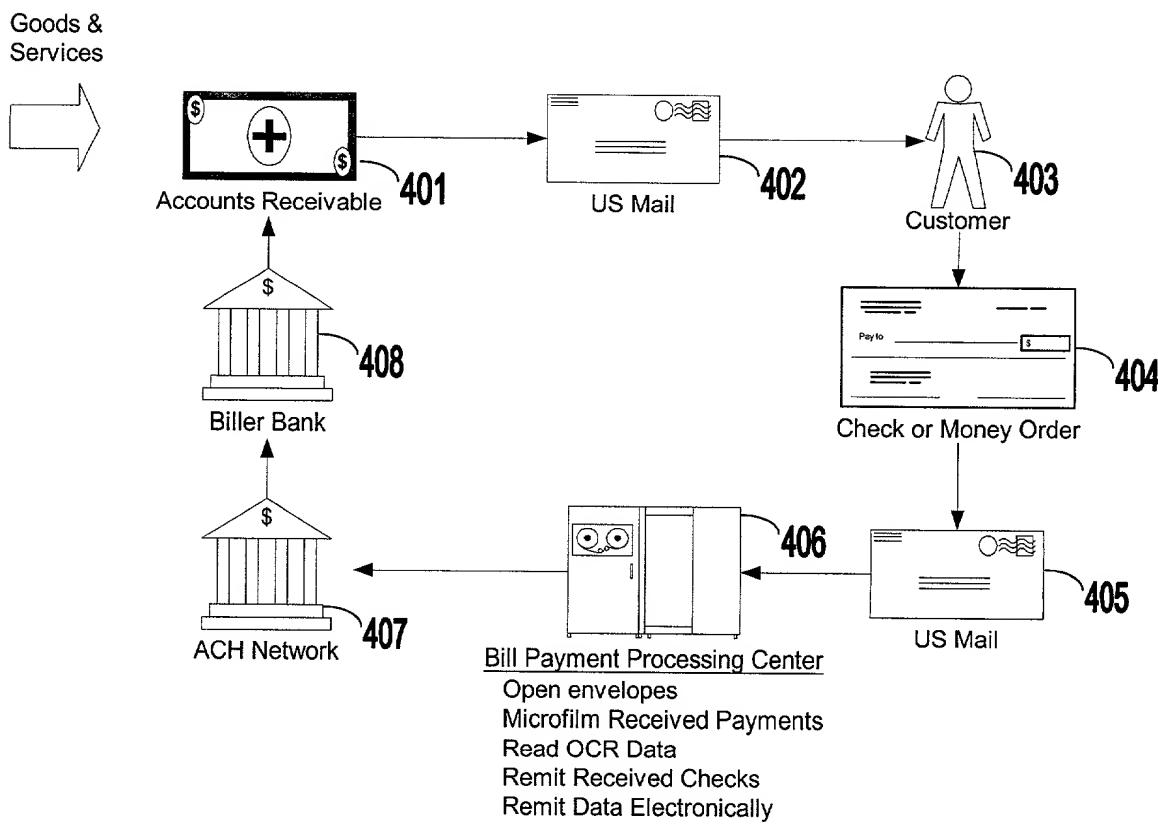


FIGURE 5

500

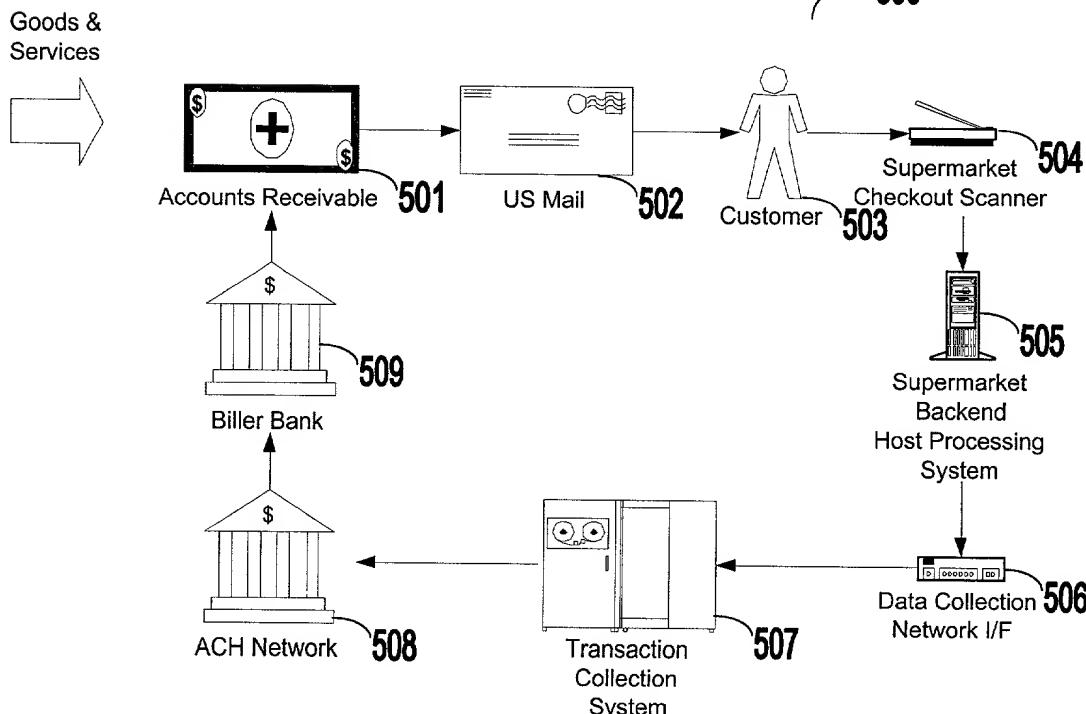


FIGURE 6

600

L1 Bar Code Symbology with Embedded Check Symbol ↪ 601
L2 (fd) (.....data.....) (cd) ↪ 602
L3 (fd) (.....data.....) (.....data.....) (cd) ↪ 603
L4 (fd) (....data....) (cd) (fd) (.....data....) (.....data....) (cd) ↪ 604
:
Ln ↪ 605

FIGURE 7

700

L1 Bar Code Symbology with Embedded Check Symbol
L2 (.....data.....) (fd) (cd)
L3 (.....data.....) (.....data.....) (fd) (cd)
L4 (...data....) (fd) (cd) (....data....) (.....data....) (fd) (cd)
Ln

FIGURE 8

LEVEL 1 ENVELOPE

800



FIGURE 9

LEVEL 2 ENVELOPE

130001735076405841036 3

900

Digit	Weight	Digit*Weight	Sum of Digits	Running Sum
1	1	1	1	1
3	3	9	9	10
0	1	0	0	10
0	3	0	0	10
0	1	0	0	10
1	3	3	3	13
7	1	7	7	20
3	3	9	9	29
5	1	5	5	34
0	3	0	0	34
7	1	7	7	41
6	3	18	9	50
4	1	4	4	54
0	3	0	0	54
5	1	5	5	59
8	3	24	6	65
4	1	4	4	69
1	3	3	3	72
0	1	0	0	72
3	3	9	9	81
6	1	6	6	87
3				

FIGURE 10

LEVEL 3 ENVELOPE

1000

Format Designator Value – 3

Example – 3 000173 5 0764058410 3 6

1 Digit Format Designator Value = 3 **1001**
6 Digit Biller Identification Number **1002**
1 Check Digit of preceding 6 digits using 371371 weights, MOD10 algorithm **1003**
Number of Components (1 Fixed Length (7), 1 Variable Length) (By Definition) **1004**
Customer Account Number with embedded (and known algorithm) check digit (3) **1005**
Calculated check digit of Level 3 data using 2121... weights, Split MOD10 algorithm (6) **1006**

FIGURE 11

LEVEL 3 ENVELOPE

1100

Format Designator Value – 4

Example – 3 000173 5 0764058410 3 4

1 Digit Format Designator Value = 4 **1101**
6 Digit Biller Identification Number **1102**
1 Check Digit of preceding 6 digits using 371371 weights, MOD10 algorithm **1103**
Number of Components (1 Fixed Length (7), 1 Variable Length) (By Definition) **1104**
Customer Account Number with added check digit to be discarded before presentation to biller (3) **1105**
Calculated check digit of Level 3 data using 2121... weights, Split MOD10 algorithm (4) **1106**

FIGURE 12

VALID ACCOUNT NUMBER

Checkout Scanner

Retailer Host Processor

DCNI unit

1201 →	Read Bar Code →	
1202 →	Validate Bar Code →	
1203 →		← ACK, return Biller Name/Account #
1204 →	← Query Amount to be paid	
1205 →	Amount →	
1206 →	Bar Code + Amount →	
1207 →		Store Transaction Data
1208 →		← ACK, return Transaction ID
1209 →	← Print Biller Name, Account #, Transaction ID	

FIGURE 13

INVALID ACCOUNT NUMBER

Checkout Scanner

Retailer Host Processor

DCNI unit

1301 →	Read Bar Code →	
1302 →	Validate Bar Code →	
1303 →		← NAK, return reason code
1304 →	← Reject Payment	

FIGURE 14

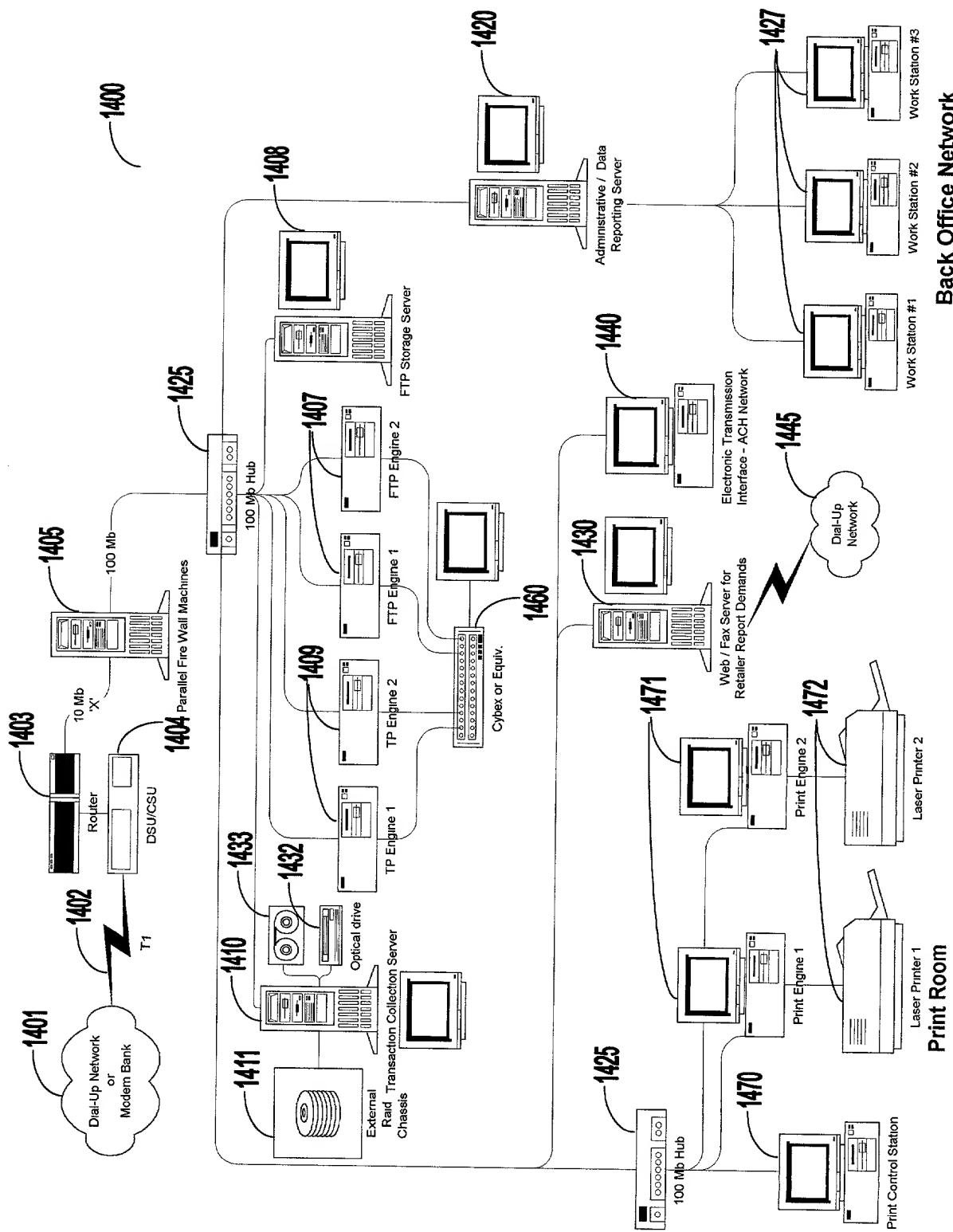


FIGURE 15

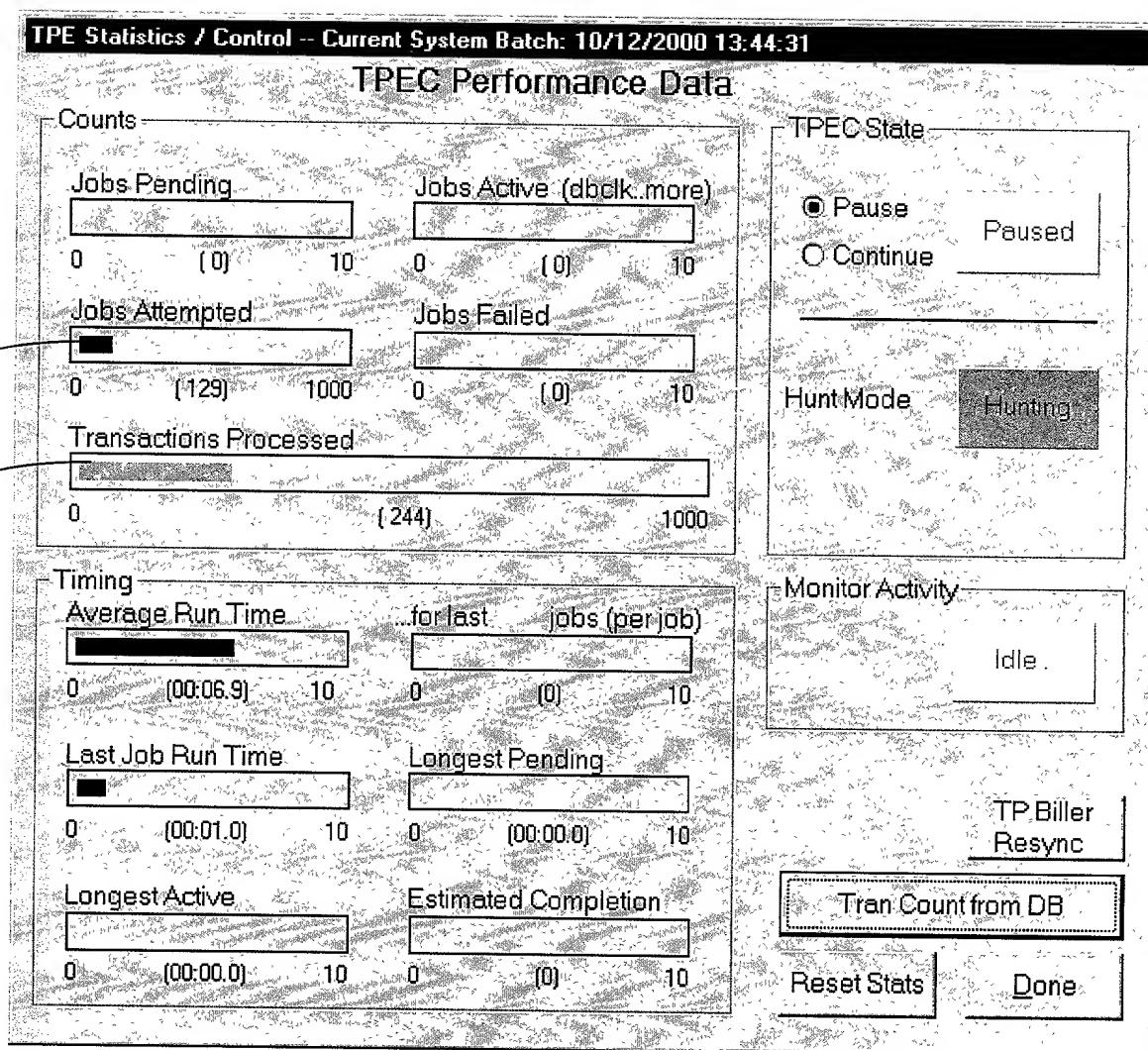


FIGURE 16

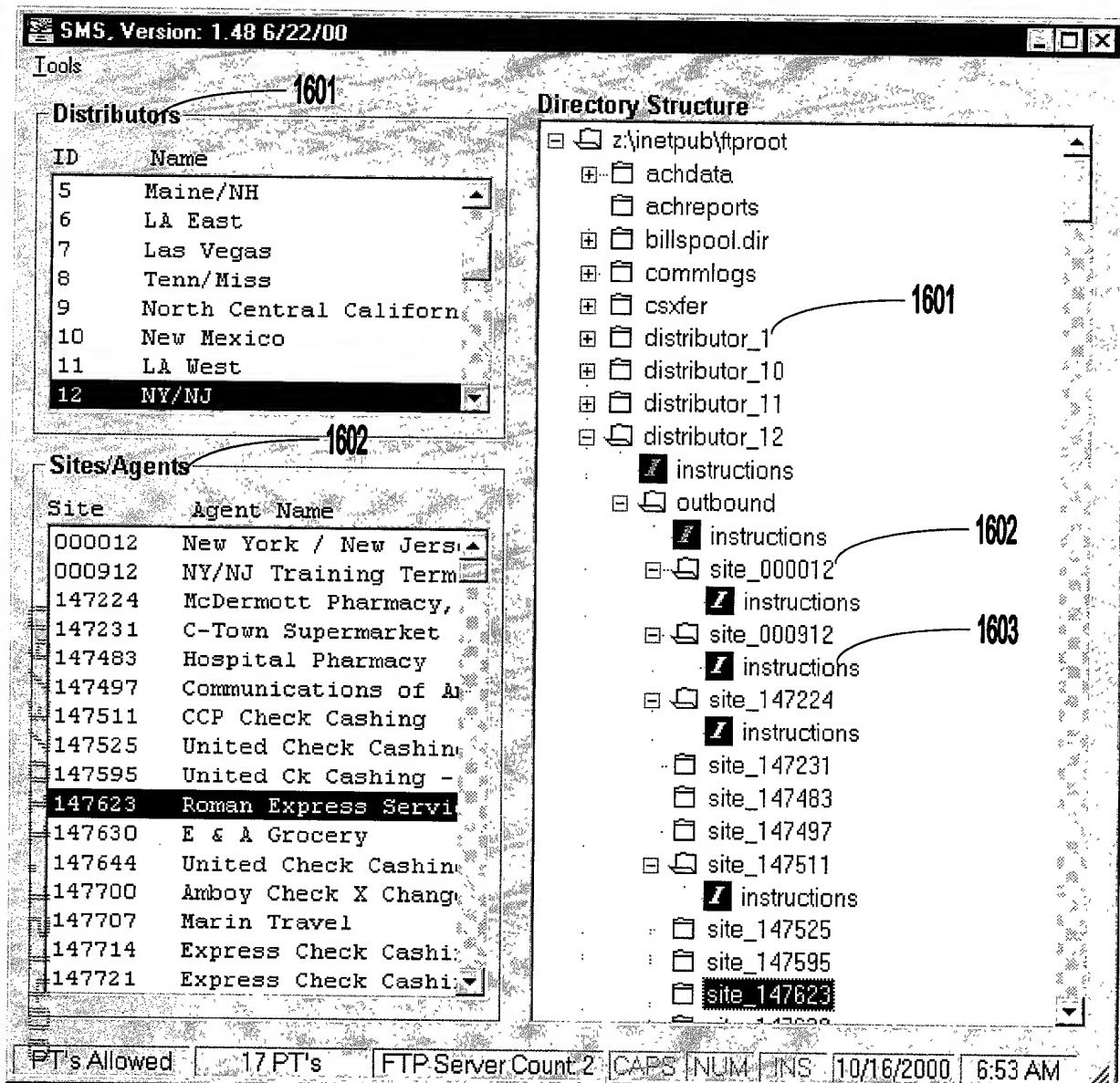


FIGURE 17

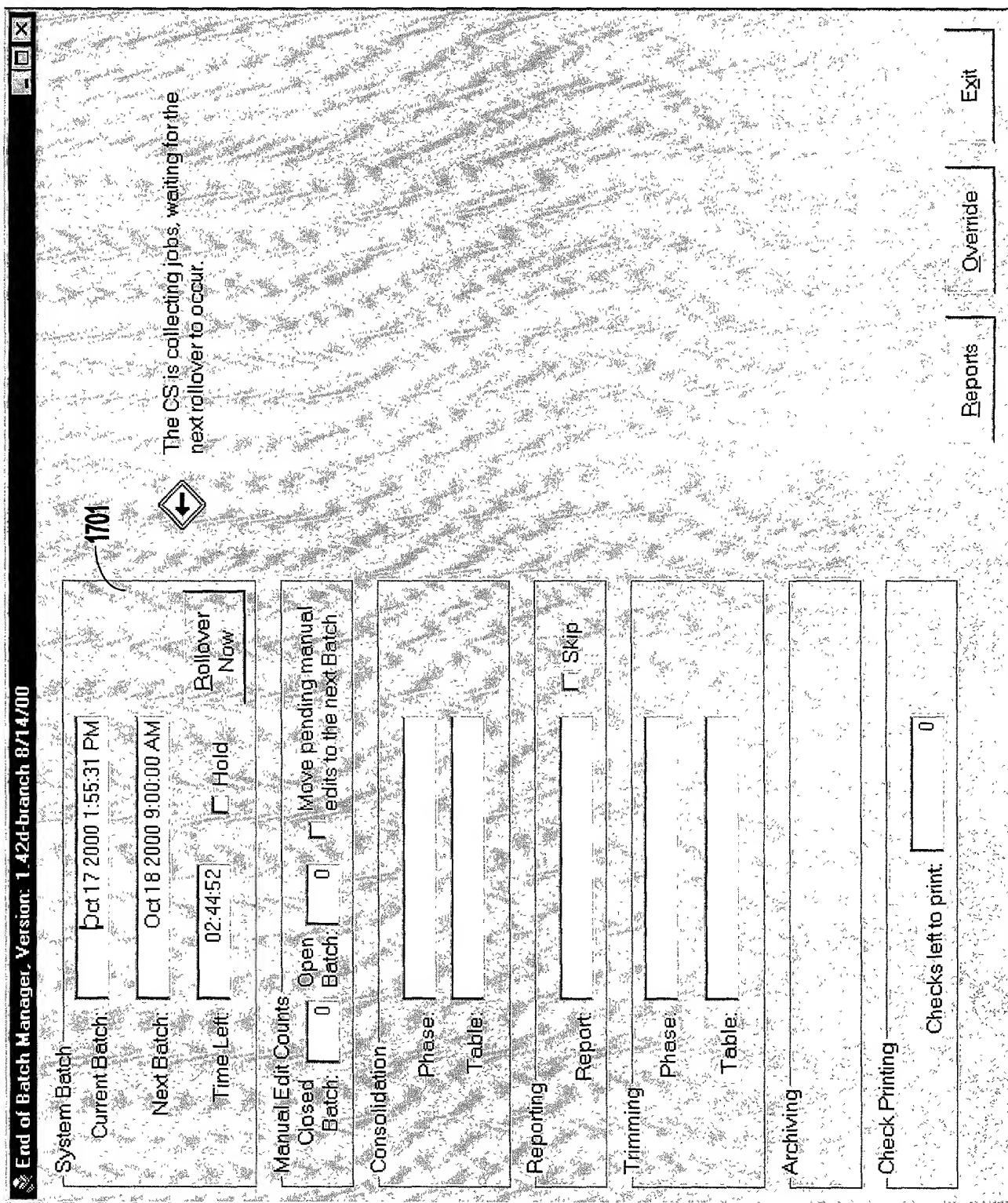


FIGURE 18

1800

ETI Version: 2.30-dev 8/15/00

1801

System Batch Number	Batch	Partners in selected system batch	Transaction Count	Total Amount	Holiday Skip
2000/09/27 13:04:00	Bell Atlantic, NJ	8	1,226.58		
2000/09/28 13:09:17	CitiBank	26	3,865.72		
2000/09/29 13:17:45	CMP (Central Maine Power)	0	0.00		
2000/10/02 11:46:12	MCRPS	416	17,967.98		
2000/10/03 13:02:50	PNM	44	2,084.31		
2000/10/04 13:33:57	USWest	41	2,558.86		
2000/10/05 13:38:12					
2000/10/06 13:39:37					
2000/10/09 13:07:15					
2000/10/10 12:45:51					
2000/10/11 13:35:09					
2000/10/12 13:44:31					

Refresh Create New Electronic Batch

Show Currently Disabled Partners As Well

1802

Current Electronic Batches

Ending SBN	Starting SBN	BatchID	Status	Partner Name	Amount	ACHInfo	Time Added	Time Queued
2000/10/11 13:35:09	2000/10/11 13:35:09	002210	Complete	USWest Memo ...	1,673.23	Memo Pos...	2000/10/11 14:47:03	2000/10/11 14:47:
2000/10/11 13:35:09	2000/10/11 13:35:09	002211	Complete	USWest Memo ...	554.49	Memo Pos...	2000/10/11 15:16:25	2000/10/11 15:16:
2000/10/11 13:35:09	2000/10/11 13:35:09	002212	Complete	USWest Memo ...	1,055.45	Memo Pos...	2000/10/12 02:46:26	2000/10/12 02:46:
2000/10/11 13:35:09	2000/10/11 13:35:09	002213	Complete	USWest	2,558.86	2000/10/12 02:46:26	2000/10/12 14:30:44	
2000/10/11 13:35:09	2000/10/11 13:35:09	002214	Complete	Citibank	3,865.72	2000/10/12 02:46:26	2000/10/12 14:30:44	
2000/10/11 13:35:09	2000/10/11 13:35:09	002215	Complete	PNM	2,084.31	2000/10/12 02:46:26	2000/10/12 14:30:44	
2000/10/11 13:35:09	2000/10/11 13:35:09	002216	Complete	MCRPS	17,967.98	2000/10/12 02:46:26	2000/10/12 14:30:44	
2000/10/11 13:35:09	2000/10/11 13:35:09	002217	Complete	Bell Atlantic, NJ	1,226.58	2000/10/12 02:46:26	2000/10/12 14:30:44	
2000/10/12 13:44:31	2000/10/12 13:44:31	002218	Complete	USWest Memo	1,104.86	Memo Pos...	2000/10/12 02:46:26	2000/10/12 14:30:44

Selected: (none) Delete Queue Retry

Report Gen. Report on Completion Response File Reports

1802

1802

NUM	CAPS	INS	10/16/2000	6:35 AM

Idle

FIGURE 19

Electronic Transaction Detail - 10/11/2000 13:35:09 -- MCRPS -- Total: 17,967.98

BillName	BatchNumber	CandBatchID	CandID	Account Number	Amount
Pacific Bell**Van Nuys	10/11/2000 14:27:13	14756020001011142713	67	32323554119925	28.92
Gas Company	10/11/2000 14:28:57	14942920001011140848	38	04142597006	62.74
Gas Company	10/11/2000 14:30:57	15169020001011143057	30	09212229000	52.57
Gas Company	10/11/2000 14:30:57	15169020001011143057	31	104722233278	22.09
Pacific Bell**Van Nuys	10/11/2000 14:32:27	15133320001011141214	37	3232343487096	83.51
Pacific Bell**Van Nuys	10/11/2000 14:32:27	15133320001011141214	38	3232330153356	16.47
Pacific Bell**Van Nuys	10/11/2000 14:32:27	15133320001011141214	39	3232345545400	43.11
Pacific Bell**Van Nuys	10/11/2000 14:37:08	15116520001011143708	23	3237213017757	26.15
Verizon**PO 30001	10/11/2000 14:37:08	15116520001011143708	24	012863119714133204	16.51
Gas Company	10/11/2000 14:39:13	14942920001011143913	39	13792569355	19.69
Gas Company	10/11/2000 14:39:13	14942920001011143913	41	11872386669	14.87
Gas Company	10/11/2000 14:41:13	15241120001011130043	30	18460075338	25.92
Pacific Bell**Van Nuys	10/11/2000 14:41:13	15241120001011130043	31	3235664941063	23.30
Pacific Bell**Van Nuys	10/11/2000 14:41:31	1527962000101114131	26	71499721087141	134.83
Pacific Bell**Van Nuys	10/11/2000 14:41:31	1527962000101114131	27	7145422082046	78.45
Pacific Bell**Van Nuys	10/11/2000 14:41:31	1527962000101114131	28	7146670583861	34.92
Pacific Bell**Van Nuys	10/11/2000 14:42:52	15133320001011141214	40	32323454980440	59.21
Gas Company	10/11/2000 14:48:05	15206120001011144805	29	04980034310	5.89
Pacific Bell**Van Nuys	10/11/2000 14:48:05	15206120001011144805	28	3232222330254	27.25
Pacific Bell**Van Nuys	10/11/2000 14:48:05	15206120001011144805	30	32323465539956	170.62
Edison Company**Box 600	10/11/2000 14:50:57	15241120001011145057	40	145310983	17.98
Gas Company	10/11/2000 14:50:57	15241120001011144113	32	15810083004	9.45
Gas Company	10/11/2000 14:50:57	15241120001011145057	35	16150075766	51.70
Gas Company	10/11/2000 14:50:57	15241120001011145057	37	11100103701	47.93
Gas Company	10/11/2000 14:50:57	15241120001011145057	41	02360083008	15.25
LA Municipal Services**Box 10324	10/11/2000 14:50:57	15241120001011145057	39	1089762100760009002501	137.22
Pacific Bell**Van Nuys	10/11/2000 14:50:57	15241120001011144113	33	3235835923416	30.67
Pacific Bell**Van Nuys	10/11/2000 14:50:57	15241120001011145057	36	3237325463426	29.25

Close

FIGURE 20

200

2003

2001

Map Biller to Partner

BillID	BillerName	Cash Payment Method	Electronic Trading Partner	Memo Posting Partner
00111	Verizon***PO 30001	Electronic	MCRPS	USWest Memo Postings ...
00112	US West Communications***Phoenix Salt River Project	Electronic	USWest	CitBank (inactive)
00130	Pacific Bell***Van Nuys	Electronic	CitBank	MCRPS
00134	Discover Private Issue***Box 7061	Electronic	CitBank	CitBank (inactive)
00140	APS	Electronic	CitBank	CMP [Central Maine Pow...
00145	Central Maine Power	Electronic	CitBank	CitBank (inactive)
00148	American Express***Bx 2853, NY, NY	Electronic	CitBank	MCRPS
00160	Con Edison***PO 1702	Electronic	CitBank	MCRPS
00161	Gas Company	Electronic	CitBank	MCRPS
00173	Edison Company***Box 600	Electronic	CitBank	MCRPS
00180	Northern Utilities, Inc*** PO 4320	Electronic	CitBank	Bell Atlantic, NJ
00187	Verizon***PO 4830	Electronic	CitBank	CitBank
00190	PSE&G***NJ	Electronic	CitBank	CitBank
00191	Discover Card***1730 South Texaco***Tampa	Electronic	CitBank	CitBank
00198	Cablevision of NYC***Soundview Av	Electronic	CitBank	CitBank
00201	AT&T Universal Card Services***Columbus PG&E***Embarcadero Drive	Electronic	CitBank	CitBank
00209	Sprint ***PO 52243	Electronic	CitBank	CitBank
00228	Cablevision of Long Island	Electronic	CitBank	CitBank
00256	PNM Electric & Gas Services	Electronic	CitBank	CitBank
00261	Sprint ***PO 650270	Electronic	CitBank	MCRPS
00266	LA Municipal Services***Box 10324	Electronic	CitBank	CitBank
00268	Bell Atlantic***28007	Electronic	CitBank	CitBank
00279	Sprint ***PO 52243	Electronic	CitBank	MCRPS
00285	Pacific Bell ***Sacramento	Electronic	CitBank	CitBank
00290	Discover Card*** Box 105430	Electronic	CitBank	CitBank (inactive)
00304	American Express*** Los Angeles	Electronic	CitBank	CitBank (inactive)
00316				
00348				
00362				

Selected: 00100 - Northeast Power and Light

